

**A M E N D M E N T S   T O   T H E   C L A I M S**

1 - 40.        (CANCELLED)

41.    (PREVIOUSLY PRESENTED) A Web server operated by an on-line intermediary, comprising:

        a processor; and

        a memory in communication with the processor, the memory storing instructions that when executed by the processor result in:

                receiving, from a seller, information descriptive of a product that the seller desires to sell via the on-line intermediary;

                receiving, from the seller, an application to open a new financial account with a financial institution;

                receiving, from the seller, an authorization for the on-line intermediary to credit a sale price of the product and an incentive amount to the new financial account, in the case that the application for the new financial account is approved and in the case that the product is sold via the on-line intermediary;

                receiving, from the seller, information descriptive of an existing financial account owned by the seller;

                receiving, from the seller, an authorization for the on-line intermediary to credit the sale price of the product to the existing financial account, in the case that the application for the new financial account is declined and in the case that the product is sold via the on-line intermediary;

                providing information indicative of the application to open the new financial account to the financial institution;

                receiving, from the financial institution and in response to the providing of the information indicative of the application to open the new financial

account, an indication descriptive of whether the application is accepted or declined; and

crediting, upon a sale of the product to a buyer in exchange for the sale price, and in accordance with the authorizations received from the seller, an appropriate monetary amount to an appropriate one of the financial accounts.

42. (PREVIOUSLY PRESENTED) The Web server of claim 41, wherein the indication descriptive of whether the application is accepted or declined comprises an indication that the application is accepted, and wherein the crediting of the appropriate monetary amount to the appropriate one of the financial accounts comprises crediting the sum of the sale price and the incentive amount to the new financial account.

43. (PREVIOUSLY PRESENTED) The Web server of claim 42, wherein the incentive amount comprises a new financial account bounty received by the on-line intermediary from the financial institution, minus a fee for having the seller's product listed for sale via the on-line intermediary.

44. (PREVIOUSLY PRESENTED) The Web server of claim 41, wherein the indication descriptive of whether the application is accepted or declined comprises an indication that the application is declined, and wherein the crediting of the appropriate monetary amount to the appropriate one of the financial accounts comprises crediting only the sale price to the existing financial account.

45. (PREVIOUSLY PRESENTED) The Web server of claim 41, wherein the indication descriptive of whether the application is accepted or declined comprises an indication that the application is declined, and wherein the crediting of the appropriate monetary amount to the appropriate one of the financial accounts comprises crediting the sale price minus a fee for having the seller's product listed for sale via the on-line intermediary, to the existing financial account.

46. (NEW) A method for operating a web server by an on-line intermediary, comprising:

- receiving, by a Web server from a seller, information descriptive of a product that the seller desires to sell via the on-line intermediary;

- receiving, by the Web server from the seller, an application to open a new financial account with a financial institution;

- receiving, by the Web server from the seller, an authorization for the on-line intermediary to credit a sale price of the product and an incentive amount to the new financial account, in the case that the application for the new financial account is approved and in the case that the product is sold via the on-line intermediary;

- receiving, by the Web server from the seller, information descriptive of an existing financial account owned by the seller;

- receiving, by the Web server from the seller, an authorization for the on-line intermediary to credit the sale price of the product to the existing financial account, in the case that the application for the new financial account is declined and in the case that the product is sold via the on-line intermediary;

- providing, by the Web server, information indicative of the application to open the new financial account to the financial institution;

receiving, by the Web server from the financial institution and in response to the providing of the information indicative of the application to open the new financial account, an indication descriptive of whether the application is accepted or declined; and

crediting, by the Web server upon a sale of the product to a buyer in exchange for the sale price, and in accordance with the authorizations received from the seller, an appropriate monetary amount to an appropriate one of the financial accounts.

47. (NEW) The method of claim 46, wherein the indication descriptive of whether the application is accepted or declined comprises an indication that the application is accepted, and wherein the crediting of the appropriate monetary amount to the appropriate one of the financial accounts comprises crediting the sum of the sale price and the incentive amount to the new financial account.

48. (NEW) The method of claim 46, wherein the incentive amount comprises a new financial account bounty received by the on-line intermediary from the financial institution, minus a fee for having the seller's product listed for sale via the on-line intermediary.

49. (NEW) The method of claim 46, wherein the indication descriptive of whether the application is accepted or declined comprises an indication that the application is declined, and wherein the crediting of the appropriate monetary amount to the appropriate one of the financial accounts comprises crediting only the sale price to the existing financial account.

50. (NEW) The method of claim 46, wherein the indication descriptive of whether the application is accepted or declined comprises an indication that the application is declined, and wherein the crediting of the appropriate monetary amount to the appropriate one of the financial accounts comprises crediting the sale price minus a fee for having the seller's product listed for sale via the on-line intermediary, to the existing financial account.

51. (NEW) A computer readable medium storing instructions that when executed by a Web server result in:

- receiving, by a Web server from a seller, information descriptive of a product that the seller desires to sell via the on-line intermediary;

- receiving, by the Web server from the seller, an application to open a new financial account with a financial institution;

- receiving, by the Web server from the seller, an authorization for the on-line intermediary to credit a sale price of the product and an incentive amount to the new financial account, in the case that the application for the new financial account is approved and in the case that the product is sold via the on-line intermediary;

- receiving, by the Web server from the seller, information descriptive of an existing financial account owned by the seller;

- receiving, by the Web server from the seller, an authorization for the on-line intermediary to credit the sale price of the product to the existing financial account, in the case that the application for the new financial account is declined and in the case that the product is sold via the on-line intermediary;

- providing, by the Web server, information indicative of the application to open the new financial account to the financial institution;

- receiving, by the Web server from the financial institution and in response to the providing of the information indicative of the application to open the new

financial account, an indication descriptive of whether the application is accepted or declined; and

crediting, by the Web server upon a sale of the product to a buyer in exchange for the sale price, and in accordance with the authorizations received from the seller, an appropriate monetary amount to an appropriate one of the financial accounts.

52. (NEW) The computer readable medium of claim 51, wherein the indication descriptive of whether the application is accepted or declined comprises an indication that the application is accepted, and wherein the crediting of the appropriate monetary amount to the appropriate one of the financial accounts comprises crediting the sum of the sale price and the incentive amount to the new financial account.

53. (NEW) The computer readable medium of claim 51, wherein the incentive amount comprises a new financial account bounty received by the on-line intermediary from the financial institution, minus a fee for having the seller's product listed for sale via the on-line intermediary.

54. (NEW) The computer readable medium of claim 51, wherein the indication descriptive of whether the application is accepted or declined comprises an indication that the application is declined, and wherein the crediting of the appropriate monetary amount to the appropriate one of the financial accounts comprises crediting only the sale price to the existing financial account.

55. (NEW) The computer readable medium of claim 51, wherein the indication descriptive of whether the application is accepted or declined comprises an indication that the application is declined, and wherein the crediting of the appropriate monetary amount to the appropriate one of the financial accounts comprises crediting the sale price minus a fee for having the seller's product listed for sale via the on-line intermediary, to the existing financial account.